RESEARCH HIGHLIGHT

October 2007

Socio-economic Series 07-018

The Housing Situation and Needs of Recent Immigrants in Montréal, Toronto, and Vancouver

INTRODUCTION

Access to adequate, suitable and affordable housing is an essential step in immigrant integration and is typically the first priority of immigrants when they arrive in Canada. Housing, vital in itself, is also an important indicator of quality of life, affecting health, social interaction, community participation, economic activities, and general well-being. This *Research Highlight* summarizes a five-volume study of immigrants in the housing markets of Canada's three largest metropolitan areas: Montréal, Toronto and Vancouver.

OBJECTIVES

The study was designed to explore new data resources to better understand the housing experience of immigrants to Montréal, Toronto and Vancouver. Specific study questions included:

- What is the behaviour of immigrants in the housing market over time, particularly in terms of homeownership?
- What is the relationship between household income and housing cost for immigrants and how does the relationship compare to the Canadian-born population?
- What immigrant groups have the greatest housing affordability problems?
- How early are longer-term immigrant housing patterns established; in particular, are they already apparent soon after settlement in Canada?
- Does the immigrant housing experience differ across the three metropolitan centres and, if so, how?

METHODOLOGY

Special tables from the 1996 and 2001 Census of Canada, produced by Statistics Canada,[1] analyze the housing situation of immigrants for Montréal, Toronto and Vancouver. These tables include immigrant status and period of arrival; visible minority status; household size and composition; housing tenure; household income (including low-income status); and cost of housing (monthly rent or mortgage payments and utilities). The housing situation of immigrants is examined and compared to Canadian-born households. The impact of period of arrival on tenure, housing costs and income is investigated, with special attention given to the situation of visible minority immigrants. The analysis of immigrants' general housing conditions and success in attaining homeownership is followed by a more detailed examination of immigrants with affordability problems.

The *Longitudinal Survey of Immigrants to Canada* (LSIC) conducted by Statistics Canada and Citizenship and Immigration Canada is used to determine the housing situation of immigrants approximately six months after their arrival in Canada. LSIC is based on a sample of over 12,000 adults representing a population of 164,200, who landed in the 12 months from October, 2000 to September, 2001.

Respondents were asked questions about many aspects of their settlement experience. Information from the first set of interviews ("wave") of the LSIC is used to explore how recently arrived immigrants find housing and the extent to which their initial housing situations are affordable, adequate and suitable. LSIC data allows researchers to classify immigrants on the basis of their immigration class—information not collected in the Census

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[1] The Core Tables used in this study were given by Statistics Canada to the Metropolis research Centres of Excellence. (Centres promote and sponsor research on immigration and settlement of particular interest to federal funding partners and comprise local networks of researchers, policy-makers from different orders of government and practitioners.) The authors are grateful to Statistics Canada for permission to use the data and to the Vancouver Centre of Excellence for Research on Immigration and Integration in the Metropolis for facilitating access to the tables.

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LITERATURE REVIEW

Recent studies of immigrants and refugees in the Canadian Housing market have emphasized the acute problem of affordability. Most immigrants settle in larger cities, which typically have the lowest vacancy rates and the highest housing prices. Meanwhile, the income rate of recent immigrants, relative to the Canadian-born population, has declined over the past 30 years. A large body of research has shown that household incomes for immigrant families rise over time and eventually exceed the Canadian average. This improvement is rapid: immigrants who have lived in Canada for more than a decade have above-average rates of homeownership. But this study suggests that the rapid upward mobility of immigrants in the housing market may not be realized by the most recent groups of immigrants.

Generally, immigrants are attracted to homeownership and prefer single-detached dwellings in suburban neighbourhoods. At the same time, those who are unable to purchase a dwelling face the most serious affordability problem. Some researchers have begun to speak of "Two Canadas" based on the increasing separation in economic fortunes between owners and tenants. It is important to note that there are wide variations in the experience of different ethno-cultural origin groups with respect to income, homeownership and housing adequacy. Generally, visible minority immigrants and refugees face the greatest housing difficulties. These difficulties are frequently intensified by discrimination that can be associated with a variety of characteristics of the person applying for housing, such as family size, race, immigrant status, language and religious affiliation.

Canadian studies have also found that immigrants tend to rely on close social networks—mainly family members and friends—in their housing search, with both positive and negative consequences.

Recent studies of immigration and housing have generated policy recommendations, though they are not usually ranked by priority. Most analysts emphasize the need for affordable housing, though some would prefer enhanced income support.

Access to information is another major theme in these studies, since immigrants and refugees are often hampered because they do not know English or French and tend to rely on their close social networks for advice. Few understand their rights in the housing market. Several researchers have advocated enhanced forms of housing assistance, especially for immigrants and refugees who are likely to face discrimination.

Some authors have focused on the delivery of housing information and have advocated more active models of outreach, such as mobile clinics that could serve immigrants where they live. Other researchers have concentrated on the need for greater cultural awareness and, in some cases, special forms of flexibility, in the social housing sector. Large families are a particular concern, since most social housing units are designed for smaller families.

CONTEXT: IMMIGRATION AND METROPOLITAN HOUSING MARKETS

Since the mid-1980s, Canada has adopted a policy of high immigration, with a larger number arriving in the past two decades than in any 20-year period in Canadian history. Most newcomers settled in a small number of metropolitan areas, especially Toronto, Vancouver, and Montréal. In contract to the early postwar years, recent immigrants have come from all parts of the world. Over half of these newcomers have been admitted in the economic class, either as Principal Applicants or their spouses and dependents. A substantial number have entered Canada through the business immigration program, meaning that they are likely to transfer wealth accumulated elsewhere to Canada. Canada also maintains a significant humanitarian immigration program, with roughly 15 per cent of all newcomers each year admitted through several refuges programs.

Meanwhile, the Canadian fertility rate has declined dramatically since the early 1960s, to the lowest point in the country's history. Immigration therefore has a particularly large impact on Canadian society at this time. This impact is disproportional in the housing markets of major metropolitan centres. Immigration has, of course, fuelled housing demand in the past, especially at the turn of the 20th century and in the early postwar period. But the concentration of immigrants in large cities, the degree of ethno-cultural diversity of the immigrant population and the economic characteristics of the immigrant population are all new. Montréal, Toronto and Vancouver each have a unique history of immigration and distinct geographical patterns of immigrant settlement.

Montréal retains the most direct connection with European immigration, drawing significantly from France and its former colonies. There is also an important Hispanic/Latin American influence. Montréal also receives the largest share of refugees of the three urban centres. Vancouver draws the majority of its immigrants from eastern and southern Asia and is not a major recipient of refugees. Vancouver's immigrant profile, broadly, reflects the recent economic development of Asia and includes a high ratio of skilled workers and, particularly, individuals admitted in the entrepreneur and investor programs.

Toronto has, by far, the largest absolute number of immigrants in Canada. Asians are the single largest group arriving in metropolitan Toronto, but they are joined by immigrants from virtually all corners of the earth.

These specific migration circuits translate into distinct cultural and economic profiles of immigrants in the three centres. Montréal receives the fewest affluent immigrants. Vancouver receives a disproportionate share of wealthy immigrants who retain the largest levels of savings (at six months) of immigrants in any of the three metropolitan areas; this has important consequences for the participation of immigrants in the housing market of Vanccouver. Toronto receives the largest and most complex immigrant flow, with diverse economic outcomes.

The three metropolitan areas also have distinct housing markets. In all three, the vacancy rate has been low in recent years: in 2001 it was 1.6 per cent for Canada, but only 1.0 per cent in Vancouver, 0.9 per cent in Toronto and 0.7 per cent in Montréal.

In all three centres, construction of new rental housing has not changed low vacancy rates. Housing prices vary widely across the three centres. The average monthly rental in 2001 for a two-bedroom apartment in Toronto was $1,027; in Vancouver, $919 and in Montréal, $529. The average MLS listing price of a home was $285,910 in Vancouver, $251,508 in Toronto, and $125,744 in Montréal.[2]

Table 1 shows the average income of all households and the average income for immigrant households that arrived in Montréal, Toronto and Vancouver in the 10 years ending in 2001.

HOUSEHOLD COMPOSITION AND OWNERSHIP PATTERNS

Immigrant households are generally larger than those where the primary maintainer is Canadian-born and are more likely to reside in "traditional" families with two parents and children, which helps explain their larger average household size. The proportion of multiple-family households is especially high in Toronto and Vancouver, where people are likely adjusting to the cost of housing by assembling larger household units to pool incomes. This also suits the cultural needs of the immigrant households that prefer to live as extended families, at least in the initial stage of settlement.

Patterns of household composition also vary across cultural groups. At the broadest scale, in all three metropolitan areas visible minority groups are characterized by larger households, more dual-parent families and more multiple-family households. There are also important group-specific variations. The household composition of the Black vs. South Asian origin populations are a good case in point, with the former group far more likely than average to reside in single-parent households, and the latter more likely to reside in multiple family households. The South Asian-origin group, regardless of the metropolitan area in question, is much more likely than average to employ a multiple family household strategy to achieve homeownership. For example, 23 percent of all South Asian-origin households who own a home in Vancouver are in this category, compared to 3.3 per cent of the total population.

Table 1 Average incomes—all households and immigrant households

	Average income—all households	Average income—immigrant households that arrived in the 10 years before 2001
Montréal	$53,903	$36,037
Toronto	$76,774	$52,342
Vancouver	$63,313	$46,446

Source: Metropolis Core Tables

[2] The rent and price figures are from CMHC's *Canadian Housing Observer, 2005*

Table 2 shows the general success of immigrants in attaining homeownership.

In Vancouver and Toronto, immigrants have higher homeownership rates than would be predicted from their income levels. In Vancouver, recent immigrant homeowners dedicate just under 30 per cent, on average, of their income to housing. This ratio of housing cost-to-income is often used by banks as a maximum allowable figure for obtaining a mortgage and yet a very large number of immigrant households exceed it (given that it is the average). In Vancouver and Toronto, the high rents charged by landlords, together with the prospect of rising real estate prices, may also have "pulled" immigrants toward homeownership. These factors have been more muted in Montréal.

There is considerable variation in homeownership rates between different cultural groups. At the most general scale, European-origin households have approximately the same level of homeownership across the three centres, while the ratio of owners varies widely for visible minority households, at 32 per cent in Montréal, 55 per cent in Toronto and 66 per cent in Vancouver. In all three cities, visible minority households who have achieved homeownership dedicate a much higher proportion of their income to housing than European-origin households.

VULNERABLE HOUSEHOLDS

In this study households are defined as "at risk" (of either downward mobility in the housing market or, in extreme cases, of homelessness) when they spend at least 30 per cent of their pre-tax, total income on housing, and "at high risk" when they spend at least 50 per cent of their income on housing. Some of these households—those who own their dwellings—may be acquiring equity and therefore at the starting point of a progressive housing career, especially those who are not far above the 30 per cent threshold of payments identified here. But many of the households who own property in these categories are at risk of losing their investment (and home) if there is any significant interruption in their income. Those in the rental market who pay a large share of their income to housing may be vulnerable to homelessness if they face a sustained loss of income.

Table 2 Tenure, income and monthly housing costs by immigration period, 2001, Toronto, Montréal and Vancouver

	Households	Per cent owners	Owners average income ($)	Owners average major payments —monthly ($)	Payments —percentage of income	Per cent renters	Renters average income ($)	Average monthly gross rent ($)	Rent— percentage of income
Toronto									
Total	1,625,980	63.4	94,706	1,171	14.8	36.6	45,728	870	22.8
Immigrants	859,665	63.7	84,016	1,144	16.3	36.3	41,399	832	24.1
Immigrated 1996–2001	109,440	32.0	64,570	1,443	26.8	68	38,591	890	27.7
Montréal									
Total	1,411,835	50.3	72,951	845	13.9	49.7	34,624	568	19.7
Immigrants	297,785	48.1	68,016	883	15.6	51.9	32,994	572	20.8
Immigrated 1996–2001	36,450	10.8	61,445	1,082	21.1	89.2	28,611	550	23.1
Vancouver									
Total	750,250	61.2	77,083	1,057	16.5	38.8	41,640	814	23.5
Immigrants	303,490	66.3	70,196	1,053	18.0	33.7	38,897	798	24.6
Immigrated 1996–2001	45,060	40.9	48,678	1,207	29.8	59.1	35,067	820	28.1

Source: Census of Canada, 2001, special tabulations prepared for the Metropolis Centres of Excellence

Table 3 identifies the "at risk" population of homeowners and tenants. Broadly, this includes one-sixth of homeowners in Montréal, one-fifth in Toronto, and one-quarter in Vancouver.

As would be expected, in all three centres, newcomers who have purchased homes are most likely to be financially stretched. Nearly half of those who landed between 1996 and 2001, owning a house and living in Toronto, fall into this category, and more than half in Vancouver. In all three metropolitan areas, visible minority immigrants who own homes are much more likely to pay a large fraction of their income on housing.

Basis statistics on at-risk tenants are also provided in Table 3. Again, the proportion of this group is higher in Vancouver and Toronto than in Montréal. But there is relatively less variation in the ratio of at risk tenants across the three centres; broadly, 40 per cent of tenants in general are in this category, and half of those who are recent immigrants.

THE INITIAL HOUSING EXPERIENCE OF IMMIGRANTS

The housing trajectory of newcomers has been opaque in Canada since we have not had access to relevant large-scale survey data. LSIC is a new opportunity to investigate these dynamics. LSIC reveals that many of the patterns described above—based on the Census—emerge very soon after immigrants settle in Canada. The survey also provides additional information on the sharp differences in the participation of immigrants in the three metropolitan housing markets. Most significantly, LSIC allows researchers to distinguish immigrants by admission class. Most newcomers in Montréal live in low-rise apartments, while the most common dwelling types are high-rise apartments in Toronto and single-detached houses in Vancouver. Most newcomers in all three centres are tenants (88 per cent in Montréal, 73 per cent in Toronto, and 74 per cent in Vancouver). The figures for homeownership are much more variable, though, and range from a high of 20 per cent in Vancouver, through 17 per cent in Toronto, to the much lower figure of five per cent in Montréal.[3] Two types of immigrant households are able to purchase homes quickly: those that have already-established family members in Canada and those that arrive with substantial capital.

Table 3 "At risk" households, by immigration period, 2001, Montréal, Toronto, and Vancouver

	Percentage of homeowners spending at least 30% of income on housing	Owners average household total income ($)	Percentage of tenants spending at least 30% on housing	Tenants average household total income ($)
		Montréal		
Total	15.9	28,351	36.4	13,322
Immigrants	23.3	29,246	40.0	13,441
Immigrated 1996–2001	36.7	27,917	46.2	11,132
		Toronto		
Total	21.5	40,100	42.2	20,805
Immigrants	25.2	38,822	44.7	19,851
Immigrated 1996–2001	49.7	36,533	52.1	18,711
		Vancouver		
Total	24.0	38,914	43.2	18,970
Immigrants	29.4	36,878	46.0	18,746
Immigrated 1996–2001	53.3	28,149	52.8	16,809

Source: Census of Canada, 2001, special tabulations prepared for the Metropolis Centres of Excellence

[3] Percentage figures for owners and tenants do not add up to 100 because some households have not yet arranged housing in the market. They may, for example, have been living in hotels or with relatives.

Table 4 Homeownership by admission class, 2001, Montréal, Toronto, and Vancouver

	Number	Family class	Skilled worker class	Other economic classes	Refugees
			Montréal		
Total	21,350	4,450	14,900	750	1,250
Homeowners	1,200—6%	15%	2%	20%	*
			Toronto		
Total	74,250	19,400	49,000	3,350	2,500
Homeowners	12,950—17%	39%	8%	37%	*
			Vancouver		
Total	24,000	6,450	13,250	3,250	1,050
Homeowners	4,850—20%	34%	11%	37%	*

* Data suppressed to preserve the confidentiality of respondents (when the number or percentage figure is particularly small)

Source: LSIC, master file

The ethno-cultural composition of newcomers who purchase homes soon after they arrive differs between metropolitan centres. In Montréal, immigrants from Europe have the highest tendency to be homeowners (nearly 10 per cent). In Toronto, South Asians are the leading group in this category (over 19 per cent), which is probably related to their frequent adoption of multiple-family strategies. Finally, newcomers who identified themselves as East Asian have the highest rate of homeownership in Vancouver (nearly 23 per cent), though South Asians are not far behind. In Vancouver, early homeownership is most closely associated with the ethno-cultural group with the largest number of business-class immigrants. A relatively high proportion of immigrant households in the three metropolitan areas live in crowded circumstances (defined in this study as households with more than one person per room).

The degree of crowding is lower in Montréal than the other two centres, but even there one immigrant household in five faces this problem. Further, the level of crowding is particularly high for refugee households in Montréal. In Toronto and Vancouver, immigrants who came to Canada to join family already here, or who came as refugees, are most likely to live in crownded circumstances. The level of crowding, generally, is highest in Toronto, reflecting the cost of rent in that metropolitian area. The level of crowding is dramatically different for European vs. visible minority ethnic cultural groups. In all three metropolitan areas, the latter group was at least twice as likely to have more than one person per room in their dwelling. Among visible minority groups, there seem to be two forms of crowding. On the one hand, some groups, such as South Asians, have both high levels of homeownership and crowding. Crowding, in this case, is associated with a homeownership strategy. But for other groups, crowding is associated with low incomes.

LSIC starkly demonstrates the problem of affordability for newcomers. At least half of those who have not purchased homes spend at least 50 per cent of their total income on housing—50 per cent in Montréal; 56 per cent in Toronto, and 51 per cent in Vancouver.

Both European-origin and visible minority immigrant groups devote relatively similar proportions of their household incomes to rent, but the European-origin population lives in much less crowded circumstances.

However, newcomers do not rely on income alone to support their housing needs. Most bring savings with them to Canada. In fact, Skilled Worker applicants, the largest single form of entry into Canada, are only admitted if they have enough money to support themselves for six months (three months if selected for entry to Quebec).

As the first LSIC interviews took place around the six-month point, the housing consumption of newcomers cannot be understood without knowledge of their savings as well as their income. Fortunately, LSIC includes information on both. In order to assess the role that newcomers' savings might play, a special "Housing Stress Index" was developed for the non-homeowner subset of survey respondents, on the assumption that savings act as a financial buffer that would allow newcomers to cover some portion (up to 100 per cent) of their monthly housing costs. Table 5 shows the Housing Stress Index established by combining the savings information with reported income-to-rent allocations.

Table 5 Construction of the Housing Stress Index (for non-homeowners only)

	Proportion of income spent on housing	And/Or	Savings remaining at time of interview
No housing stress	0% to 30%	or	Savings equal at least 12 months of housing costs
Moderate to high housing stress	30% to more than 100%	and	Savings equal less than 12 months of housing costs
Extreme housing stress	50% or more	and	Savings equal less than 3 months of housing costs

The Housing Stress Index reveals a new picture of the financial challenges confronting newcomers to Canada.

Table 6 shows that immigrants to Vancouver arrive with the highest average level of savings and, six months later, are relatively well-positioned in the housing market compared with those in the other two centres. Only 43 per cent of newcomers in Toronto (as opposed to 58 per cent in Vancouver) either have sufficient income or savings for another year of reasonable housing expenditures, and one in four households are in the extreme stress category. The situation is even worse in Montréal, despite the city's low rents. Just over one-third of households face extreme stress and another quarter face moderate to high stress.

The extent of housing stress varies across ethno-cultural groups, but not necessarily in predictable ways. In all three centres, European-origin newcomers were more likely than average to be experiencing housing stress. European-origin newcomers face less-crowded circumstances, but this form of housing has substantial costs for households and their degree of financial stress is high. For visible minority groups, the degree of housing stress varies dramatically between metropolitan centres.

LSIC respondents were asked about their greatest difficulties in securing housing, and the forms of help they received in their housing search. Much of this data is not reported for confidentiality reasons, as sample numbers are small since only those who had difficulties answered the questions. Newcomers in Toronto and Vancouver said costs were their most significant obstacle. In Montréal, difficulties obtaining credit and finding guarantors were as significant as cost.

CONCLUSION

Both Census and LSIC data demonstrate that the concept of a progressive housing career is valid, at least for a high proportion of immigrants. According to the Census, there appears to be an "immigrant effect:" that is, recent immigrants achieve a higher rate of homeownership than expected from their incomes, especially in Toronto and Vancouver. Immigrants achieve these higher rates by assembling larger households to pool incomes and by using savings brought to Canada.

The housing situation of immigrants improves over time. Immigrants who have been in Canada more than 20 years are, arguably, better housed than the Canadian-born population. LSIC data reveals that many immigrants were already well-housed by the time the survey took place, with a surprisingly high level of homeownership despite the expensive markets in Vancouver and Toronto.

There are a number of concerns. This story of prosperity entails great cost for most newcomers, who devote a high proportion of their financial resources to housing. Savings are depleted, and approximately half of all household income is dedicated to housing in the initial period of settlement. Further, some immigrants appear to become trapped in the housing market, since we find that a significant proportion of immigrants who have been in Canada for five or 10 years, and even longer (in the 2001 Census) pay a high ratio of their income for housing. This is particularly the case for those immigrants who have not managed to purchase housing.

Table 6 Non-ownership households by degree of financial stress and CMA, 2001: Montréal, Toronto, and Vancouver

	Montréal	Toronto	Vancouver
Number	18,100	49,650	16,000
No housing stress (%)	40	43	58
Moderate to high housing stress (%)	26	33	25
Extreme housing stress (%)	34	24	17

Source: LSIC, master file.

These general findings suggest several important policy directions that are largely in keeping with those identified in the literature review:

- The supply of affordable rental housing in major Canadian metropolitan areas is not keeping pace with demand. Vacancy rates have been falling and rents increasing at a time when large numbers of immigrants are being admitted to Canada.
- More detailed information about the Canadian housing market should be made available to immigrants before they come to Canada.
- There is no specific institution that is responsible for helping newcomers enter the Canadian housing market. For the most part, non-governmental organizations (NGO) are allocated funds to provide basic housing orientation and refer immigrants to more specialized, housing services. With the exception of the Resettlement Assistance Program, which provides income support and other services to government-assisted refugees, NGOs are generally not funded to help immigrants find housing directly. Most newcomers rely on friends and family members for housing assistance.

The five volumes which comprise this study are available as CMHC Research Reports. These are:

- *Immigrants and Housing: A Review of Canadian Literature From 1990 to 2005*, by Robert Murdie, Valerie Preston, Magali Chevalier, and Sutama Ghosh (2006).
- *The Housing Situation and Needs of Recent Immigrants in the Montréal Metropolitan Area/La situation résidentielle des immigrants récents dans la Région Métropolitaine de Montréal*, by Damaris Rose, Annick Germain, and Virginie Ferreira (2006)
- *The Housing Situation and Needs of Recent Immigrants in the Toronto CMA*, by Valerie Preston, Robert Murdie, and Ann Marie Murnaghan(2006)
- *The Housing Situation and Needs of Recent Immigrants in the Vancouver CMA*, by Daniel Hiebert, Pablo Mendez, and Elvin Wyly (2006)
- *The Housing Situation and Needs of Recent Immigrants in the Montréal, Toronto and Vancouver CMAs : An Overview*, by Daniel Hiebert, Annick Germain, Robert Murdie, Valerie Preston, Jean Renaud, Damaris Rose, Elvin Wyly, Virginie Ferreira, Pablo Mendez, and Ann Marie Murnaghan (2006)

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This project was co-funded by Canada Mortgage and Housing Corporation and the Homelessness Partnering Strategy (formerly the National Homelessness Initiative.)

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Printed in Canada
Produced by CMHC 19-10-07

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